

United States Bankruptcy Court
Southern District of Mississippi

In re:
Reno Ashton O'Brien
Debtor

Case No. 20-50738-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 10, 2025

User: mssbad
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2025:

Recip ID	Recipient Name and Address
db	#+ Reno Ashton O'Brien, 37174 Chapel Hill Rd., Franklinton, LA 70438-8808
4906215	+ Department of Corrections Credit Union, CANOVA & DELAHAYE, LLC, 58156 Court Street, Plaquemine, LA 70764-2708
4883293	+ Dept Of Corrections, 504 Mayflower St, Baton Rouge, LA 70802-6419
4883294	+ Integra Credit, 200 W Jackson Blvd, Ste 500, Chicago, IL 60606-6949
4885321	+ Security Finance of Louisiana, LLC DBA Security Fi, SEC-Central Bankruptcy, PO Box 1893, Spartanburg, SC 29304-1893

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4883291	+ Email/Text: bankruptcyntices@aarons.com	Jun 10 2025 19:26:00	Aaron's, 185 Gause Blvd W., Slidell, LA 70460-2624
4883292	+ Email/Text: bankruptcy@acimacredit.com	Jun 10 2025 19:27:00	Acima Credit, 9815 S Monroe St Fl 4, Sandy, UT 84070-4384
4883295	EDI: IRS.COM	Jun 10 2025 23:25:00	Department of Treasury -, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
4883296	+ Email/Text: ebone.woods@usdoj.gov	Jun 10 2025 19:26:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4883297	+ Email/Text: stephenbinning@ymail.com	Jun 10 2025 19:27:00	Magnolia State Finance LLC, 1515 Beulah Ave Ste A, Tylertown, MS 39667-2514
4883298	EDI: MSDOR	Jun 10 2025 23:25:00	Mississippi Department of Revenue, Bankruptcy Section-Mississippi Departmen, PO Box 22808, Jackson, MS 39225-2808
4883299	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Jun 10 2025 19:26:00	Security Finance, P.O. Box 1893, Spartanburg, SC 29304-1893
4883300	Email/Text: bankruptcy@towerloan.com	Jun 10 2025 19:26:00	Tower Loan, Pob 320001, Flowood, MS 39232
4962541	EDI: LCIFULLSRV	Jun 10 2025 23:25:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
4902119	+ Email/Text: bankruptcy@towerloan.com	Jun 10 2025 19:26:00	Tower Loan of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4883301	^ MEBN	Jun 10 2025 19:23:10	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4883302	+ Email/Text: bk@worldacceptance.com	Jun 10 2025 19:26:33	World Finance, 121 Carolina Ave, Ste B, Bogalusa, LA 70427-3383
4889366	+ Email/Text: bk@worldacceptance.com	Jun 10 2025 19:26:39	World Finance Corporation, Attn: Bankruptcy

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Processing Center, PO Box 6429, Greenville, SC
29606-6429

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Reno Ashton O'Brien trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Reno Ashton O'Brien	Social Security number or ITIN	xxx-xx-3222
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-50738-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**Reno Ashton O'Brien**Dated: 6/10/25By the court: /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.